

<b>Information to identify the case:</b>			
Debtor 1:	<u>Jeremy David Passamonte</u>		Social Security number or ITIN: xxx-xx-2178
	First Name	Middle Name	Last Name
Debtor 2:	<u>Bobbi Jo Passamonte</u>		Social Security number or ITIN: xxx-xx-5441
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 6/29/22
Case number:	22-10285-TPA		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jeremy David Passamonte	Bobbi Jo Passamonte
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2044 Gunnison Road Erie, PA 16509	2044 Gunnison Road Erie, PA 16509
<b>4. Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 7/25/22

**For more information, see page 2**

<b>7. Meeting of creditors</b>	August 30, 2022 at 10:00 AM  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedwpa.com
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	<b>Filing deadline: 10/31/22</b>
<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>		<b>Filing deadline: 9/7/22</b>
<b>Deadline for governmental units to file a proof of claim:</b>		<b>Filing deadline: 12/27/22</b>
<hr/>		
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<hr/>		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<hr/>		
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>8/30/22 at 10:00 AM</b> , Location: <b>remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteedwpa.com</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Jeremy David Passamonte  
Bobbi Jo Passamonte  
Debtors

Case No. 22-10285-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jul 26, 2022

User: auto  
Form ID: 309I

Page 1 of 4  
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremy David Passamonte, Bobbi Jo Passamonte, 2044 Gunnison Road, Erie, PA 16509-5826
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15494051	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	Jul 27 2022 00:02:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Jul 27 2022 00:02:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jul 27 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2022 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 27 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 27 2022 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Jul 27 2022 00:02:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Jul 27 2022 03:58:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Jul 27 2022 03:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494003	+ EDI: GMACFS.COM	Jul 27 2022 03:58:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15494004	+ Email/PDF: bncnotices@becket-lee.com	Jul 27 2022 00:07:30	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15494018	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 27 2022 00:07:58	CWS/CW Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001

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15494006	+ EDI: CAPITALONE.COM	Jul 27 2022 03:58:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15494007	+ EDI: CAPONEAUTO.COM	Jul 27 2022 03:58:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15494008	+ EDI: CAPITALONE.COM	Jul 27 2022 03:58:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15494010	+ EDI: CITICORP.COM	Jul 27 2022 03:58:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15494011	+ EDI: CITICORP.COM	Jul 27 2022 03:58:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15494012	+ EDI: CITICORP.COM	Jul 27 2022 03:58:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15494013	+ EDI: WFNNB.COM	Jul 27 2022 03:58:00	Comenity Bank/Alphaeoncos, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15494014	+ EDI: WFNNB.COM	Jul 27 2022 03:58:00	Comenity Bank/Carter Lumber, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15494015	+ EDI: WFNNB.COM	Jul 27 2022 03:58:00	Comenity Bank/GFS, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15494016	+ EDI: WFNNB.COM	Jul 27 2022 03:58:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15494017	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 27 2022 00:07:45	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15494028	+ EDI: CITICORP.COM	Jul 27 2022 03:58:00	Macys, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15496419	EDI: DISCOVER.COM	Jul 27 2022 03:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15494019	+ EDI: DISCOVER.COM	Jul 27 2022 03:58:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15494020	+ Email/Text: BKCourtNotices@yourmortgageonline.com	Jul 27 2022 00:02:00	Dovenmuehle Mortgage, Inc., Attn: Bankruptcy, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
15494021	+ EDI: BLUESTEM	Jul 27 2022 03:58:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15494022	^ MEBN	Jul 26 2022 23:55:30	GreenSky Credit, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429
15494023	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jul 27 2022 00:02:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
15494009	EDI: JPMORGANCHASE	Jul 27 2022 03:58:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15494024	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 27 2022 00:02:00	KeyBank/US Bank, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15494025	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 27 2022 00:02:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15494026	+ EDI: LENDNGCLUB	Jul 27 2022 03:58:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15494027	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 27 2022 00:02:00	Loancare, Citi Bank, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
15494029	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 27 2022 00:02:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064

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15494030	+ EDI: NAVIENTFKASMSERV.COM	Jul 27 2022 03:58:00	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15494031	+ Email/Text: angela.abreu@northwest.com	Jul 27 2022 00:02:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15494032	Email/Text: blegal@phfa.org	Jul 27 2022 00:02:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
15494005	Email/Text: Bankruptcy.Notices@pnc.com	Jul 27 2022 00:02:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
15494033	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 27 2022 00:02:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15500958	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 27 2022 00:02:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15494034	+ Email/Text: creditsupervisors@rogent.com	Jul 27 2022 00:02:00	Rogers & Hollands, Attn: Bankruptcy, Po Box 879, Matteson, IL 60443-0879
15494035	+ EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494866	+ EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15494036	+ EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494037	+ EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank/At Home, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494039	+ EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15494038	+ EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15494040	+ EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494041	+ EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494042	+ EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15494043	+ EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15494044	+ EDI: RMSC.COM	Jul 27 2022 03:58:00	Synchrony Bank/Walmart, PO Box 965024, Orlando, FL 32896-5024
15494045	+ EDI: WTRRN BANK.COM	Jul 27 2022 03:58:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15494046	+ EDI: WTRRN BANK.COM	Jul 27 2022 03:58:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15494047	+ EDI: CITICORP.COM	Jul 27 2022 03:58:00	Trac/CBCD/Citicorp, Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD 57117-6497
15494048	+ EDI: USBANKARS.COM	Jul 27 2022 03:58:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
15494049	+ EDI: WFHOME	Jul 27 2022 03:58:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15494050	+ EDI: WFAUTO	Jul 27 2022 03:58:00	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Drive, Raleigh, NC 27607-5066

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15494052 + Email/Text: collections@widgetfinancial.com

Jul 27 2022 00:02:00

Widget Financial, 2154 E Lake Rd, Erie, PA  
16511-1140

TOTAL: 61

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Bobbi Jo Passamonte dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Jeremy David Passamonte dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5